

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.385	98.151	97.901	3.250	98.142	97.908	97.658	1.875	91.699	91.549	91.399	3.125	99.354	99.204	99.054
3.375	98.801	98.567	98.317	3.375	98.465	98.231	97.981	2.000	90.548	90.398	90.248	3.250	98.846	98.696	98.546
3.500	99.296	99.062	98.812	3.500	98.875	98.641	98.391	2.125	91.548	91.398	91.248	3.375	99.179	99.029	98.879
3.625	99.809	99.574	99.324	3.625	99.245	99.011	98.761	2.250	94.027	93.844	93.660	3.500	99.538	99.388	99.238
3.750	99.530	99.380	99.036	3.750	99.296	99.146	98.802	2.375	94.495	94.312	94.128	3.625	99.427	99.277	99.127
3.875	99.928	99.778	99.435	3.875	99.554	99.404	99.060	2.500	94.949	94.765	94.582	Margin = 2.250		Index = 1.020	
4.000	100.385	100.235	99.891	4.000	99.918	99.768	99.424	2.625	95.363	95.180	94.996	30 Year OTC			
4.125	100.841	100.691	100.348	4.125	100.225	100.075	99.731	2.750	96.089	95.875	95.660	Rate	30 Day	45 Day	60 Day
4.250	101.032	100.882	100.570	4.250	100.744	100.594	100.282	2.875	96.519	96.304	96.089	4.000	99.793	99.434	99.090
4.375	101.387	101.237	100.924	4.375	100.924	100.774	100.462	3.000	96.946	96.731	96.516	4.125	100.249	99.890	99.546
4.500	101.812	101.662	101.349	4.500	101.234	101.084	100.771	3.125	97.317	97.102	96.888	4.500	101.220	100.845	100.533
4.625	102.259	102.109	101.796	4.625	101.269	101.119	100.806	3.250	97.569	97.316	97.062	4.625	101.667	101.292	100.980
4.750	101.781	101.500	101.187	4.750	101.399	101.117	100.805	3.375	97.968	97.714	97.460	4.750	101.089	100.808	100.496
4.875	102.093	101.812	101.500	4.875	101.582	101.301	100.988	3.500	98.353	98.099	97.845	4.875	101.501	101.220	100.908
5.000	102.454	102.173	101.860	5.000	101.837	101.556	101.243	3.625	98.698	98.444	98.190	5.000	101.862	101.581	101.269
5.125	102.857	102.575	102.263	5.125	102.052	101.771	101.458	3.750	97.667	97.510	97.354	5.125	102.265	101.984	101.672
5.250	101.851	101.751	101.391	5.250	101.556	101.456	101.097	3.875	97.999	97.843	97.686	5.500	101.617	101.367	101.008
5.375	102.101	102.001	101.642	5.375	101.740	101.640	101.281	4.000	98.338	98.182	98.026	5.625	101.899	101.649	101.290
6.250	103.565	103.465	103.365	6.250	102.372	102.272	102.172	4.125	98.620	98.464	98.308	6.250	103.392	103.142	102.892

FHA Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.485	98.385	98.151	97.901	3.250	97.942	97.842	97.608	97.358	1.875	93.829	93.729	93.579	93.429
3.375	99.001	98.901	98.667	98.417	3.375	98.365	98.265	98.031	97.781	2.000	92.678	92.578	92.428	92.278
3.500	99.496	99.396	99.162	98.912	3.500	98.775	98.675	98.441	98.191	2.125	93.678	93.578	93.428	93.278
3.625	100.009	99.909	99.674	99.424	3.625	99.145	99.045	98.811	98.561	2.250	96.157	96.057	95.874	95.690
3.750	99.730	99.630	99.480	99.136	3.750	99.496	99.396	99.246	98.902	2.375	96.625	96.525	96.342	96.158
3.875	100.228	100.128	99.978	99.635	3.875	99.854	99.754	99.604	99.260	2.500	97.079	96.979	96.795	96.612
4.000	100.685	100.585	100.435	100.091	4.000	100.218	100.118	99.968	99.624	2.625	97.493	97.393	97.210	97.026
4.125	101.141	101.041	100.891	100.548	4.125	100.525	100.425	100.275	99.931	2.750	97.119	97.019	96.805	96.590
4.250	101.232	101.132	100.982	100.670	4.250	100.944	100.844	100.694	100.382	2.875	97.549	97.449	97.234	97.019
4.375	101.687	101.587	101.437	101.124	4.375	101.224	101.124	100.974	100.662	3.000	97.976	97.876	97.661	97.446
4.500	102.112	102.012	101.862	101.549	4.500	101.534	101.434	101.284	100.971	3.125	98.347	98.247	98.032	97.818
4.625	102.559	102.459	102.309	101.996	4.625	101.569	101.469	101.319	101.006	3.250	99.199	99.099	98.846	98.592
4.750	101.981	101.881	101.600	101.287	4.750	101.599	101.499	101.217	100.905	3.375	99.598	99.498	99.244	98.990

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	0.000	\$125,001 - \$175,000	0.000
FICO 620 - 639	0.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-0.750	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00% Note Rate Range = 3.250%-4.125%			-1.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
3.25-3.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.75-4.125	0.125	0.125	0.000	0.000	0.000	0.000	0.000	0.000
4.25-4.625	0.375	0.250	0.250	0.250	0.125	0.125	0.125	0.000
4.75-5.125	0.125	0.125	0.125	0.125	0.125	0.000	0.000	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6.25-6.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N/A	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.043	96.684	96.340	5.250	98.750	98.500	98.250
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.499	97.140	96.796	5.750	99.750	99.500	99.250
4.875	96.632	96.351	96.038	6.250	102.250	102.000	101.500	4.500	98.470	98.095	97.783	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.000	96.271	95.990	95.677					4.625	98.917	98.542	98.230	Rate	30 Day	45 Day	60 Day
5.125	95.868	95.587	95.275					4.750	98.339	98.058	97.746	6.250	100.750	100.500	100.250
5.250	96.342	96.092	95.733					4.875	98.751	98.470	98.158	6.750	101.750	101.500	101.250
5.375	96.968	96.718	96.359					5.000	99.112	98.831	98.519	DPA Advantage Adjustment 203(k) / 203(k)s -0.250 203(k) & 203(k)s are Borrower Paid only			
5.500	96.859	96.609	96.250					5.125	99.515	99.234	98.922				
5.625	96.577	96.327	95.968					5.500	98.867	98.617	98.258				
5.750	99.758	99.508	99.258					5.625	99.149	98.899	98.540				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.642	100.392	100.142				

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (1pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	99.104	98.954	98.804
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	98.596	98.446	98.296
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	98.929	98.779	98.629
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.750	94.638	94.423	94.208	3.500	99.288	99.138	98.988
3.750	98.468	98.318	97.974	3.750	98.334	98.184	97.840	2.875	95.067	94.852	94.637	3.625	99.177	99.027	98.877
3.875	98.966	98.816	98.472	3.875	98.691	98.541	98.197	3.000	95.495	95.280	95.065	Margin = 2.250		Index = 1.020	
4.000	99.423	99.273	98.929	4.000	99.055	98.905	98.561	3.125	95.866	95.651	95.436	30 Year OTC			
4.125	99.879	99.729	99.385	4.125	99.362	99.212	98.868	3.250	96.374	96.120	95.866	Rate	30 Day	45 Day	60 Day
4.250	99.532	99.382	99.070	4.250	99.344	99.194	98.882	3.375	96.773	96.519	96.265	3.250	97.110	96.860	96.610
4.375	99.987	99.837	99.525	4.375	99.624	99.474	99.162	3.500	97.158	96.904	96.650	3.375	97.626	97.376	97.126
4.500	100.412	100.262	99.950	4.500	99.934	99.784	99.472	3.625	97.503	97.249	96.995	3.500	98.121	97.871	97.621
4.625	100.859	100.709	100.397	4.625	99.969	99.819	99.507	3.750	96.972	96.816	96.660	3.625	98.634	98.384	98.134
4.750	99.469	99.188	98.875	4.750	99.186	98.905	98.592	3.875	N/A	N/A	N/A	3.750	98.468	98.109	97.765
4.875	99.881	99.600	99.287	4.875	99.470	99.189	98.876	4.000	N/A	N/A	N/A	3.875	98.966	98.607	98.263
5.000	100.241	99.960	99.647	5.000	99.725	99.444	99.131	4.125	N/A	N/A	N/A	4.000	99.423	99.064	98.720
5.125	100.644	100.363	100.050	5.125	99.939	99.658	99.345	4.250	N/A	N/A	N/A	4.125	99.879	99.520	99.176
5.250	97.351	97.251	96.892	5.250	97.156	97.056	96.697	4.375	N/A	N/A	N/A	4.250	99.532	99.157	98.845
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	N/A	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
3.375	N/A	N/A	N/A	N/A	3.375	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.500	N/A	N/A	N/A	N/A	3.500	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.625	N/A	N/A	N/A	N/A	3.625	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.750	98.568	98.468	98.318	97.974	3.750	98.434	98.334	98.184	97.840	2.750	95.394	95.294	95.079	94.864
3.875	99.066	98.966	98.816	98.472	3.875	98.791	98.691	98.541	98.197	2.875	95.824	95.724	95.509	95.294
4.000	99.523	99.423	99.273	98.929	4.000	99.155	99.055	98.905	98.561	3.000	96.251	96.151	95.936	95.721
4.125	99.979	99.879	99.729	99.385	4.125	99.462	99.362	99.212	98.868	3.125	96.622	96.522	96.307	96.092
4.250	99.632	99.532	99.382	99.070	4.250	99.444	99.344	99.194	98.882	3.250	98.224	98.124	97.870	97.616
4.375	100.087	99.987	99.837	99.525	4.375	99.724	99.624	99.474	99.162	3.375	98.623	98.523	98.269	98.015
4.500	100.512	100.412	100.262	99.950	4.500	100.034	99.934	99.784	99.472	3.500	99.008	98.908	98.654	98.400
4.625	100.959	100.859	100.709	100.397	4.625	100.069	99.969	99.819	99.507	3.625	99.353	99.253	98.999	98.745
4.750	99.569	99.469	99.188	98.875	4.750	99.286	99.186	98.905	98.592	3.750	98.634	98.534	98.378	98.222

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	0.000
FICO 680 - 719	0.000	FICO 600 - 619	-0.750
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	0.000		
IA, NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000 Note Rate Range = 3.250%-4.125%			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-0.250
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only ; 2.0% DPA"								30 yr DPA OTC "FHA Only ; Borrower Paid Only ; 2.0% DPA"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
5.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
5.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
5.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
5.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
5.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	5.750	N/A	N/A	N/A
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/20/2022

5/5/2022

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.101	94.001	93.901	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	3.000	93.538	93.436	93.338	2.000	N/A	N/A	N/A	3.000	94.072	93.972	93.872
3.125	94.790	94.690	94.590	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	3.125	94.337	94.235	94.137	2.125	N/A	N/A	N/A	3.125	94.746	94.633	94.533
3.250	95.530	95.430	95.330	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.250	95.041	94.935	94.841	2.250	N/A	N/A	N/A	3.250	95.486	95.373	95.273
3.375	96.512	96.412	96.312	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.375	96.194	96.088	95.994	2.375	N/A	N/A	N/A	3.375	96.467	96.354	96.254
3.500	97.059	96.959	96.859	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.500	96.945	96.839	96.745	2.500	N/A	N/A	N/A	3.500	97.015	96.902	96.802
3.625	97.503	97.403	97.303	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.625	97.646	97.540	97.446	2.625	N/A	N/A	N/A	3.625	97.459	97.346	97.246
3.750	98.086	97.986	97.886	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.750	98.237	98.131	98.037	2.750	N/A	N/A	N/A	3.750	98.061	97.932	97.817
3.875	98.648	98.548	98.448	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.875	98.724	98.618	98.524	2.875	N/A	N/A	N/A	3.875	98.623	98.494	98.379
3.990	99.034	98.934	98.834	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.990	99.151	99.030	98.951	2.990	N/A	N/A	N/A	3.990	99.009	98.880	98.765
4.000	99.134	99.034	98.934	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.000	99.251	99.130	99.051	3.000	N/A	N/A	N/A	4.000	99.109	98.980	98.865
4.125	99.571	99.469	99.371	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.125	99.837	99.716	99.637	3.125	N/A	N/A	N/A	4.125	99.625	99.463	99.333
4.250	100.088	99.974	99.888	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.250	100.260	100.139	100.060	3.250	N/A	N/A	N/A	4.250	100.142	99.980	99.843
4.375	100.623	100.509	100.423	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.375	100.711	100.590	100.511	3.375	N/A	N/A	N/A	4.375	100.677	100.515	100.377
4.500	101.088	100.974	100.888	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	4.500	101.037	100.916	100.837	3.500	N/A	N/A	N/A	4.500	101.142	100.980	100.842
4.625	101.442	101.321	101.242	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.625	101.156	101.035	100.956	3.625	N/A	N/A	N/A	4.625	101.622	101.420	101.244
4.750	101.964	101.832	101.764	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.750	101.341	101.205	101.139	3.750	N/A	N/A	N/A	4.750	102.143	101.941	101.765
4.875	102.415	102.283	102.215	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.875	101.720	101.584	101.518	3.875	N/A	N/A	N/A	4.875	102.595	102.393	102.217
4.990	102.647	102.515	102.447	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.990	101.830	101.694	101.628	3.990	N/A	N/A	N/A	4.990	102.826	102.624	102.448
5.000	102.747	102.615	102.547	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	5.000	101.930	101.794	101.728	4.000	N/A	N/A	N/A	5.000	102.926	102.724	102.548
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year				15/10 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	94.896	94.731	94.696	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	96.207	96.107	96.007	2.500	96.131	96.031	95.931
2.875	N/A	N/A	N/A	3.125	95.666	95.501	95.466	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.625	96.788	96.688	96.588	2.625	96.711	96.611	96.511
2.990	N/A	N/A	N/A	3.250	96.312	96.147	96.112	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.750	97.332	97.232	97.132	2.750	97.256	97.156	97.056
3.000	N/A	N/A	N/A	3.375	97.203	97.056	97.003	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.875	97.773	97.673	97.573	2.875	97.697	97.597	97.497
3.125	N/A	N/A	N/A	3.500	97.927	97.780	97.727	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.990	98.179	98.079	97.979	2.990	98.102	98.002	97.902
3.250	N/A	N/A	N/A	3.625	98.608	98.461	98.408	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	98.279	98.179	98.079	3.000	98.202	98.102	98.002
3.375	N/A	N/A	N/A	3.750	99.179	99.032	98.979	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.125	98.740	98.640	98.540	3.125	98.663	98.563	98.463
3.500	N/A	N/A	N/A	3.875	99.693	99.546	99.493	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.250	98.983	98.883	98.783	3.250	98.927	98.790	98.655
3.625	N/A	N/A	N/A	3.990	100.007	99.860	99.807	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.375	99.640	99.540	99.440	3.375	99.583	99.446	99.311
3.750	N/A	N/A	N/A	4.000	100.107	99.960	99.907	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.500	100.046	99.946	99.846	3.500	99.989	99.852	99.717
3.875	N/A	N/A	N/A	4.125	100.492	100.345	100.292	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.625	100.545	100.445	100.345	3.625	100.488	100.351	100.216
3.990	N/A	N/A	N/A	4.250	100.780	100.651	100.580	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.750	100.868	100.768	100.668	3.750	100.871	100.717	100.554
4.000	N/A	N/A	N/A	4.375	101.270	101.141	101.070	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.875	101.361	101.239	101.161	3.875	101.364	101.210	101.047
4.125	N/A	N/A	N/A	4.500	101.671	101.542	101.471	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.990	101.761	101.639	101.561	3.990	101.764	101.610	101.447
4.250	N/A	N/A	N/A	4.625	101.949	101.820	101.749	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.000	101.861	101.739	101.661	4.000	101.864	101.710	101.547
4.375	N/A	N/A	N/A	4.750	102.163	102.020	101.945	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.125	102.274	102.152	102.074	4.125	102.277	102.123	101.960
4.500	N/A	N/A	N/A	4.875	102.573	102.430	102.355	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.250	101.880	101.757	101.680	4.250	101.943	101.765	101.582
4.625	N/A	N/A	N/A	4.990	102.748	102.605	102.530	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.375	102.160	102.037	101.960	4.375	102.222	102.044	101.861
4.750	N/A	N/A	N/A	5.000	102.848	102.705	102.630	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.500	102.218	102.095	102.018	4.500	102.281	102.103	101.920
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	96.732	96.532	96.532	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.176	96.976	96.976
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.168	96.968	96.968	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	97.757	97.557	97.557
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	97.547	97.347	97.347	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.307	98.107	98.107
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.893	97.693	97.693	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	98.755	98.555	98.555
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	98.317	98.117	98.117	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	99.168	98.968	98.968
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	98.417	98.217	98.217	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	99.268	99.068	99.068
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.851	98.651	98.651	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	99.730	99.530	99.530
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.208	99.008	99.008	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	99.542	99.342	99.342
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.727	99.527	99.527	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	99.997	99.797	99.797
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.014	99.814	99.814	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	100.397	100.197	100.197
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.358	100.158	100.158	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.895	100.695	100.695
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	100.066	99.866	99.866	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	101.011	100.811	100.811
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.401	100.201	100.201												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC																			
30/25 Year				30/25 Year High Balance				20 Year				15 Year				15 Year High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.101	94.001	93.901	3.000	93.538	93.436	93.338	3.000	94.896	94.731	94.696	2.500	96.207	96.107	96.007	2.500	96.732	96.532	96.532
3.125	94.790	94.690	94.590	3.125	94.337	94.235	94.137	3.125	95.666	95.501	95.466	2.625	96.788	96.688	96.588	2.625	97.168	96.968	96.968
3.250	95.530	95.430	95.330	3.250	95.041	94.935	94.841	3.250	96.312	96.147	96.112	2.750	97.332	97.232	97.132	2.750	97.547	97.347	97.347
3.375	96.512	96.412	96.312	3.375	96.194	96.088	95.994	3.375	97.203	97.056	97.003	2.875	97.773	97.673	97.573	2.875	97.893	97.693	97.693
3.500	97.059	96.959	96.859	3.500	96.945	96.839	96.745	3.500	97.927	97.780	97.727	2.990	98.179	98.079	97.979	2.990	98.317	98.117	98.117
3.625	97.503	97.403	97.303	3.625	97.646	97.540	97.446	3.625	98.608	98.461	98.408	3.000	98.279	98.179	98.079	3.000	98.417	98.217	98.217
3.750	98.086	97.986	97.886	3.750	98.237	98.131	98.037	3.750	99.179	99.032	98.979	3.125	98.740	98.640	98.540	3.125	98.851	98.651	98.651
3.875	98.648	98.548	98.448	3.875	98.724	98.618	98.524	3.875	99.693	99.546	99.493	3.250	98.983	98.883	98.783	3.250	99.208	99.008	99.008
3.990	99.034	98.934	98.834	3.990	99.151	99.030	98.951	3.990	100.007	99.860	99.807	3.375	99.640	99.540	99.440	3.375	99.727	99.527	99.527
4.000	99.134	99.034	98.934	4.000	99.251	99.130	99.051	4.000	100.107	99.960	99.907	3.500	100.046	99.946	99.846	3.500	100.014	99.814	99.814
4.125	99.571	99.469	99.371	4.125	99.837	99.716	99.637	4.125	100.492	100.345	100.292	3.625	100.545	100.445	100.345	3.625	100.358	100.158	100.158
4.250	100.088	99.974	99.888	4.250	100.260	100.139	100.060	4.250	100.780	100.651	100.580	3.750	100.868	100.746	100.668	3.750	100.066	99.866	99.866
4.375	100.623	100.509	100.423	4.375	100.711	100.590	100.511	4.375	101.270	101.141	101.070	3.875	101.361	101.239	101.161	3.875	100.401	100.201	100.201
4.500	101.088	100.974	100.888	4.500	101.037	100.916	100.837	4.500	101.671	101.542	101.471	3.990	101.761	101.639	101.561	3.990	100.642	100.442	100.442
4.625	101.442	101.321	101.242	4.625	101.156	101.035	100.956	4.625	101.949	101.820	101.749	4.000	101.861	101.739	101.661	4.000	100.742	100.542	100.542
4.750	101.964	101.832	101.764	4.750	101.341	101.205	101.139	4.750	102.163	102.020	101.945	4.125	102.274	102.152	102.074	4.125	101.023	100.823	100.823
4.875	102.415	102.283	102.215	4.875	101.720	101.584	101.518	4.875	102.573	102.430	102.355	4.250	101.880	101.757	101.680	4.250	99.893	99.693	99.693
4.990	102.647	102.515	102.447	4.990	101.830	101.694	101.628	4.990	102.748	102.605	102.530	4.375	102.160	102.037	101.960	4.375	100.082	99.882	99.882
5.000	102.747	102.615	102.547	5.000	101.930	101.794	101.728	5.000	102.848	102.705	102.630	4.500	102.218	102.095	102.018	4.500	100.118	99.918	99.918

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Features									
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	N/A	N/A
Second Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	N/A	N/A
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	N/A	N/A
HB Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	N/A	N/A
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	0.000
Conv OTC Placement	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125
*** Does not apply to loan amt ≤ \$125K	

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	N/A	N/A
* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.			

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
Tax Service Fee = \$70.00 (IA & ME exempt)	
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/20/2022
45 Day Lock Exp.: 5/5/2022
60 Day Lock Exp.: 5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				30/25/20 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.181	94.081	93.981	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.000	93.923	93.823	93.723	2.750	N/A	N/A	N/A	3.000	93.562	93.462	93.362
3.125	95.008	94.908	94.808	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.125	94.758	94.658	94.558	2.875	N/A	N/A	N/A	3.125	94.442	94.342	94.242
3.250	95.641	95.528	95.384	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.250	95.207	95.094	94.950	2.990	N/A	N/A	N/A	3.250	94.897	94.784	94.640
3.375	96.698	96.587	96.442	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	96.270	96.159	96.014	3.000	N/A	N/A	N/A	3.375	95.954	95.843	95.698
3.500	97.269	97.159	97.013	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	96.791	96.681	96.535	3.125	N/A	N/A	N/A	3.500	96.525	96.415	96.269
3.625	97.701	97.593	97.451	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	97.391	97.283	97.141	3.250	N/A	N/A	N/A	3.625	96.958	96.850	96.708
3.750	98.331	98.210	98.109	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.750	97.791	97.670	97.569	3.375	N/A	N/A	N/A	3.750	96.466	96.345	96.244
3.875	98.900	98.781	98.675	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.875	98.168	98.049	97.943	3.500	N/A	N/A	N/A	3.875	97.035	96.916	96.810
3.990	99.287	99.169	99.063	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.990	98.747	98.629	98.523	3.625	N/A	N/A	N/A	3.990	97.422	97.304	97.198
4.000	99.387	99.269	99.163	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.000	98.847	98.729	98.623	3.750	N/A	N/A	N/A	4.000	97.522	97.404	97.298
4.125	99.820	99.702	99.603	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.125	98.832	98.714	98.615	3.875	N/A	N/A	N/A	4.125	97.955	97.837	97.738
4.250	100.292	100.168	100.025	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	4.250	99.060	98.936	98.793	3.990	N/A	N/A	N/A	4.250	97.377	97.253	97.110
4.375	100.794	100.671	100.527	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.375	99.566	99.443	99.299	4.000	N/A	N/A	N/A	4.375	97.880	97.757	97.613
4.500	101.216	101.093	100.945	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.500	99.728	99.605	99.457	4.125	N/A	N/A	N/A	4.500	98.301	98.178	98.030
4.625	101.442	101.319	101.170	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.625	99.794	99.671	99.522	4.250	N/A	N/A	N/A	4.625	98.867	98.744	98.595
4.750	101.904	101.774	101.626	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.750	99.116	98.986	98.838	4.375	N/A	N/A	N/A	4.750	98.748	98.618	98.470
4.875	102.436	102.305	102.154	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.875	99.878	99.747	99.596	4.500	N/A	N/A	N/A	4.875	99.280	99.149	98.998
4.990	102.705	102.575	102.425	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.990	100.163	100.033	99.883	4.625	N/A	N/A	N/A	4.990	99.548	99.418	99.268
5.000	102.805	102.675	102.525	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	5.000	100.263	100.133	99.983	4.750	N/A	N/A	N/A	5.000	99.648	99.518	99.368
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year				15 Year Investment			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	3.000	95.118	95.018	94.850	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	96.245	96.145	96.044	2.500	95.699	95.599	95.498
2.875	N/A	N/A	N/A	3.125	95.798	95.698	95.522	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	96.816	96.716	96.614	2.625	96.192	96.092	95.990
2.990	N/A	N/A	N/A	3.250	96.457	96.357	96.185	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.750	97.350	97.250	97.146	2.750	96.163	96.063	95.959
3.000	N/A	N/A	N/A	3.375	97.462	97.362	97.184	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.875	98.001	97.901	97.792	2.875	96.814	96.714	96.605
3.125	N/A	N/A	N/A	3.500	98.077	97.977	97.796	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.990	98.285	98.185	98.079	2.990	97.098	96.998	96.892
3.250	N/A	N/A	N/A	3.625	98.773	98.673	98.490	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.000	98.385	98.285	98.179	3.000	97.198	97.098	96.992
3.375	N/A	N/A	N/A	3.750	99.348	99.248	99.062	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	98.573	98.473	98.338	3.125	98.140	98.040	97.905
3.500	N/A	N/A	N/A	3.875	99.847	99.747	99.556	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	99.001	98.901	98.766	3.250	97.177	97.077	96.942
3.625	N/A	N/A	N/A	3.990	100.153	100.053	99.859	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	99.660	99.560	99.427	3.375	97.837	97.737	97.604
3.750	N/A	N/A	N/A	4.000	100.253	100.153	99.959	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	100.081	99.981	99.849	3.500	98.258	98.158	98.026
3.875	N/A	N/A	N/A	4.125	100.335	100.235	99.999	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	100.154	100.054	99.906	3.625	99.141	99.041	98.893
3.990	N/A	N/A	N/A	4.250	100.642	100.531	100.305	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	100.591	100.491	100.343	3.750	98.664	98.564	98.416
4.000	N/A	N/A	N/A	4.375	101.123	101.013	100.783	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	101.022	100.922	100.771	3.875	99.095	98.995	98.844
4.125	N/A	N/A	N/A	4.500	101.482	101.372	101.144	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	101.346	101.246	101.094	3.990	99.419	99.319	99.167
4.250	N/A	N/A	N/A	4.625	101.623	101.492	101.251	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	101.446	101.346	101.194	4.000	99.519	99.419	99.267
4.375	N/A	N/A	N/A	4.750	102.011	101.880	101.638	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	101.220	101.110	101.006	4.125	99.470	99.360	99.256
4.500	N/A	N/A	N/A	4.875	102.461	102.331	102.088	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	101.630	101.520	101.416	4.250	99.381	99.271	99.167
4.625	N/A	N/A	N/A	4.990	102.617	102.487	102.245	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	102.008	101.898	101.794	4.375	99.759	99.649	99.545
4.750	N/A	N/A	N/A	5.000	102.717	102.587	102.345	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	102.354	102.244	102.145	4.500	100.105	99.995	99.896
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	95.901	95.801	95.700	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A				
2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	96.370	96.270	96.168	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A				
2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	96.788	96.688	96.584	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A				
2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.875	97.457	97.357	97.248	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A				
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.990	97.759	97.659	97.553	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A				
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.000	97.859	97.759	97.653	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A				
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.125	98.723	98.623	98.488	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A				
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.250	98.063	97.963	97.828	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A				
2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	3.375	98.726	98.626	98.493	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A				
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.500	99.151	99.051	98.919	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A				
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.625	100.032	99.932	99.784	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A				
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.750	99.611	99.511	99.363	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A				
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.875	100.046	99.946	99.795	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.990	100.376	100.276	100.124	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	4.000	100.476	100.376	100.224	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A				
3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	4.125	101.528	101.418	101.314	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A				
3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	4.250	100.876	100.766	100.662	3.875	N/A	N/A	N/A	3.875	N/A	N/A					



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FHLMC - OTC																			
30/25 Year				30/25 Year SC				20 Year				15 Year				15 Year SC			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.181	94.081	93.981	3.000	93.923	93.823	93.723	3.000	95.118	95.018	94.850	2.500	96.245	96.145	96.044	2.500	95.901	95.801	95.700
3.125	95.008	94.908	94.808	3.125	94.758	94.658	94.558	3.125	95.798	95.698	95.522	2.625	96.816	96.716	96.614	2.625	96.370	96.270	96.168
3.250	95.641	95.528	95.384	3.250	95.207	95.094	94.950	3.250	96.457	96.357	96.185	2.750	97.350	97.250	97.146	2.750	96.788	96.688	96.584
3.375	96.698	96.587	96.442	3.375	96.270	96.159	96.014	3.375	97.462	97.362	97.184	2.875	98.001	97.901	97.792	2.875	97.457	97.357	97.248
3.500	97.269	97.159	97.013	3.500	96.791	96.681	96.535	3.500	98.077	97.977	97.796	2.990	98.285	98.185	98.079	2.990	97.759	97.659	97.553
3.625	97.701	97.593	97.451	3.625	97.391	97.283	97.141	3.625	98.773	98.673	98.490	3.000	98.385	98.285	98.179	3.000	97.859	97.759	97.653
3.750	98.331	98.210	98.109	3.750	97.791	97.670	97.569	3.750	99.348	99.248	99.062	3.125	98.573	98.473	98.338	3.125	98.723	98.623	98.488
3.875	98.900	98.781	98.675	3.875	98.168	98.049	97.943	3.875	99.847	99.747	99.556	3.250	99.001	98.901	98.766	3.250	98.063	97.963	97.828
3.990	99.287	99.169	99.063	3.990	98.747	98.629	98.523	3.990	100.153	100.053	99.859	3.375	99.660	99.560	99.427	3.375	98.726	98.626	98.493
4.000	99.387	99.269	99.163	4.000	98.847	98.729	98.623	4.000	100.253	100.153	99.959	3.500	100.081	99.981	99.849	3.500	99.151	99.051	98.919
4.125	99.820	99.702	99.603	4.125	98.832	98.714	98.615	4.125	100.335	100.224	99.999	3.625	100.154	100.054	99.906	3.625	100.032	99.932	99.784
4.250	100.292	100.168	100.025	4.250	99.060	98.936	98.793	4.250	100.642	100.531	100.305	3.750	100.591	100.491	100.343	3.750	99.611	99.511	99.363
4.375	100.794	100.671	100.527	4.375	99.566	99.443	99.299	4.375	101.123	101.013	100.783	3.875	101.022	100.922	100.771	3.875	100.046	99.946	99.795
4.500	101.216	101.093	100.945	4.500	99.728	99.605	99.457	4.500	101.482	101.372	101.144	3.990	101.346	101.246	101.094	3.990	100.376	100.276	100.124
4.625	101.442	101.319	101.170	4.625	99.794	99.671	99.522	4.625	101.623	101.492	101.251	4.000	101.446	101.346	101.194	4.000	100.476	100.376	100.224
4.750	101.904	101.774	101.626	4.750	99.116	98.986	98.838	4.750	102.011	101.880	101.638	4.125	101.220	101.110	101.006	4.125	101.528	101.418	101.314
4.875	102.436	102.305	102.154	4.875	99.878	99.747	99.596	4.875	102.461	102.331	102.088	4.250	101.630	101.520	101.416	4.250	100.876	100.766	100.662
4.990	102.705	102.575	102.425	4.990	100.163	100.033	99.883	4.990	102.617	102.487	102.245	4.375	102.008	101.898	101.794	4.375	101.272	101.162	101.058
5.000	102.805	102.675	102.525	5.000	100.263	100.133	99.983	5.000	102.717	102.587	102.345	4.500	102.354	102.244	102.145	4.500	101.636	101.526	101.427

Applicable for all mortgages with terms greater than 15 years										
FICO ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	N/A	N/A
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	N/A	N/A
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	N/A	N/A
680 – 699	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
660 – 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
640 – 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 – 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Program Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	97.01 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	N/A	N/A
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	N/A	N/A
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500	-1.500	N/A	N/A
Investment	-4.125	-4.125	-4.125	-5.375	-6.125	-6.125	-6.125	-6.125	N/A	N/A
Second Home ***	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	N/A	N/A
SC Purchase & R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are subject to -1.700 on Second Home for all LTVs ****CHOICEHome properties are not subject to this Adj.										

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
All Refinances "R/T & C/O" ***	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125
*** Does not apply to loan amt ≤ \$125K or any Home Possible	

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, LPMI , UW Fee Buyout		

Subordination			
LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	N/A	N/A

Home Possible Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
FHA ID# - 1358600006			
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA & FHLMC Note Rate/Loan Size LLPA Tables

The below LLPAs are NOT applicable to the following programs: FNMA Home Style, FNMA HomeReady, FNMA RefiNow, FNM OTC, FHLMC CHOICERenovation, FHLMC HomePossible, FHLMC HomeOne, FHLMC OTC, All Investment Properties

FNMA 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.500	0.375	0.250	0.250	0.125	0.000	0.000
3.250	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.375	0.625	0.500	0.375	0.375	0.250	0.125	0.000
3.500	0.750	0.625	0.500	0.500	0.250	0.125	0.000
3.625	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.750	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.875	1.000	0.875	0.625	0.625	0.500	0.375	0.000
3.990	1.000	0.875	0.625	0.625	0.500	0.375	0.000
4.000	1.125	0.875	0.625	0.625	0.500	0.375	0.000
4.125	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.250	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.375	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.500	1.375	1.125	0.875	0.750	0.625	0.500	0.000
4.625	1.500	1.125	0.875	0.750	0.625	0.500	0.000
4.750	1.625	1.125	1.000	0.750	0.625	0.375	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FHLMC 30/25 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.125	0.625	0.625	0.500	0.500	0.375	0.000	0.000
3.250	1.125	0.875	0.750	0.625	0.500	0.250	0.125
3.375	1.125	0.875	0.750	0.625	0.375	0.250	0.125
3.500	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.625	1.125	0.875	0.750	0.625	0.375	0.125	0.125
3.750	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.875	1.375	1.125	0.875	0.875	0.500	0.375	0.125
3.990	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.000	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.125	1.375	1.125	0.875	0.875	0.500	0.375	0.125
4.250	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.375	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.500	1.000	0.750	0.625	0.500	0.250	0.125	0.000
4.625	1.500	1.250	1.125	1.000	0.750	0.625	0.500
4.750	0.875	0.750	0.625	0.500	0.375	0.000	0.000
4.875	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.990	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

FNMA 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.250	0.125	0.125	0.125	0.000	0.000
3.125	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.375	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.500	0.125	0.125	0.000	0.000	0.000	0.000	0.000
3.625	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.750	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.875	0.750	0.625	0.500	0.375	0.250	0.000	0.000
3.990	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.000	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.125	0.750	0.625	0.500	0.375	0.250	0.000	0.000
4.250	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.375	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.500	0.625	0.500	0.375	0.375	0.250	0.000	0.000
4.625	0.875	0.750	0.375	0.375	0.250	0.000	0.000
4.750	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.875	1.125	0.875	0.500	0.250	0.250	0.000	0.000
4.990	1.125	0.875	0.500	0.250	0.250	0.000	0.000
5.000	1.125	0.875	0.500	0.250	0.250	0.000	0.000

FHLMC 20 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
3.000	0.250	0.125	0.125	0.125	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	-0.125	0.000	0.000
3.250	0.375	0.125	0.000	0.000	-0.125	0.000	0.000
3.375	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.500	0.375	0.250	0.000	0.000	-0.125	0.000	0.000
3.625	0.500	0.250	0.000	0.000	-0.125	0.000	0.000
3.750	0.875	0.750	0.500	0.500	0.250	0.250	0.000
3.875	0.875	0.750	0.500	0.500	0.375	0.250	0.000
3.990	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.000	0.875	0.750	0.500	0.500	0.375	0.250	0.000
4.125	0.875	0.750	0.500	0.500	0.375	0.375	0.000
4.250	1.500	1.250	0.750	0.750	0.375	0.375	0.000
4.375	1.625	1.250	0.750	0.750	0.500	0.375	0.000
4.500	1.625	1.375	0.875	0.875	0.500	0.500	0.000
4.625	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.750	1.750	1.375	1.000	1.000	0.625	0.500	0.000
4.875	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
4.990	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
5.000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

FNMA 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	-0.125	-0.125	-0.125	-0.125	-0.125	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.000	0.000	0.000	0.000	0.000	0.000
2.990	0.125	0.000	0.000	0.000	0.000	0.000	0.000
3.000	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.250	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.375	0.250	0.125	0.125	0.125	0.125	0.000	0.000
3.500	0.375	0.250	0.125	0.125	0.125	0.000	0.000
3.625	0.375	0.250	0.250	0.125	0.000	0.000	0.000
3.750	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.875	0.375	0.375	0.250	0.125	0.125	0.000	0.000
3.990	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.000	0.375	0.375	0.250	0.125	0.125	0.000	0.000
4.125	0.125	-0.125	-0.250	-0.500	-0.500	0.000	0.000
4.250	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.375	0.625	0.500	0.375	0.000	0.000	0.000	0.000
4.500	0.625	0.500	0.375	0.000	0.000	0.000	0.000

FHLMC 15 Year							
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000
2.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.750	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.875	0.125	0.125	0.125	0.000	0.000	0.000	0.000
2.990	0.125	0.125	0.125	0.000	0.000	0.000	0.000
3.000	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.125	0.250	0.125	0.125	0.000	0.000	0.000	0.000
3.250	0.250	0.250	0.125	0.000	0.000	0.000	0.000
3.375	0.500	0.375	0.250	0.250	0.250	0.125	0.125
3.500	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.625	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.750	0.500	0.375	0.250	0.250	0.250	0.125	0.000
3.875	0.750	0.750	0.625	0.625	0.500	0.375	0.250
3.990	0.750	0.750	0.625	0.625	0.500	0.375	0.250
4.000	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.125	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.250	0.500	0.375	0.250	0.250	0.250	0.125	0.000
4.375	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4.500	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

Tax Service Fee = \$70.00 (IA & ME exempt)

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.000	94.181	94.081	93.981	3.000	95.118	95.018	94.850	2.500	96.245	96.145	96.044	3.000	93.377	93.277	93.177	2.500	95.423	95.323	95.222
3.125	95.008	94.908	94.808	3.125	95.798	95.698	95.522	2.625	96.816	96.716	96.614	3.125	94.208	94.108	94.008	2.625	95.943	95.843	95.741
3.250	95.641	95.528	95.384	3.250	96.457	96.357	96.185	2.750	97.350	97.250	97.146	3.250	94.749	94.636	94.492	2.750	96.419	96.319	96.215
3.375	96.698	96.587	96.442	3.375	97.462	97.362	97.184	2.875	98.001	97.901	97.792	3.375	95.809	95.698	95.553	2.875	97.079	96.979	96.870
3.500	97.269	97.159	97.013	3.500	98.077	97.977	97.796	2.990	98.285	98.185	98.079	3.500	96.355	96.245	96.099	2.990	97.372	97.272	97.166
3.625	97.701	97.593	97.451	3.625	98.773	98.673	98.490	3.000	98.385	98.285	98.179	3.625	96.871	96.763	96.621	3.000	97.472	97.372	97.266
3.750	98.331	98.210	98.109	3.750	99.348	99.248	99.062	3.125	98.573	98.473	98.338	3.750	97.386	97.265	97.164	3.125	97.998	97.898	97.763
3.875	98.900	98.781	98.675	3.875	99.847	99.747	99.556	3.250	99.001	98.901	98.766	3.875	97.859	97.740	97.634	3.250	97.882	97.782	97.647
3.990	99.287	99.169	99.063	3.990	100.153	100.053	99.859	3.375	99.660	99.560	99.427	3.990	98.342	98.224	98.118	3.375	98.543	98.443	98.310
4.000	99.387	99.269	99.163	4.000	100.253	100.153	99.959	3.500	100.081	99.981	99.849	4.000	98.442	98.324	98.218	3.500	98.966	98.866	98.734
4.125	99.820	99.702	99.603	4.125	100.335	100.224	99.999	3.625	100.154	100.054	99.906	4.125	98.651	98.533	98.434	3.625	99.443	99.343	99.195
4.250	100.292	100.168	100.025	4.250	100.642	100.531	100.305	3.750	100.591	100.491	100.343	4.250	99.001	98.877	98.734	3.750	99.451	99.351	99.203
4.375	100.794	100.671	100.527	4.375	101.123	101.013	100.783	3.875	101.022	100.922	100.771	4.375	99.505	99.382	99.238	3.875	99.884	99.784	99.633
4.500	101.216	101.093	100.945	4.500	101.482	101.372	101.144	3.990	101.346	101.246	101.094	4.500	99.797	99.674	99.526	3.990	100.211	100.111	99.959
4.625	101.442	101.319	101.170	4.625	101.623	101.492	101.251	4.000	101.446	101.346	101.194	4.625	99.943	99.820	99.671	4.000	100.311	100.211	100.059
4.750	101.904	101.774	101.626	4.750	102.011	101.880	101.638	4.125	101.220	101.110	101.006	4.750	99.835	99.705	99.557	4.125	100.724	100.614	100.510
4.875	102.436	102.305	102.154	4.875	102.461	102.331	102.088	4.250	101.630	101.520	101.416	4.875	100.482	100.351	100.200	4.250	100.603	100.493	100.389
4.990	102.705	102.575	102.425	4.990	102.617	102.487	102.245	4.375	102.008	101.898	101.794	4.990	100.759	100.629	100.479	4.375	100.990	100.880	100.776
5.000	102.805	102.675	102.525	5.000	102.717	102.587	102.345	4.500	102.354	102.244	102.145	5.000	100.859	100.729	100.579	4.500	101.345	101.235	101.136

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, LPMI, UW Fee Buyout			

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000

All Loan Type Adjustments	
Adjusters	All Terms
IA, NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T"	0.000
CHOICE Renovation	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	0.000
\$125,001 - \$175,000	0.000
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2022

45 Day Lock Exp.:

5/5/2022

60 Day Lock Exp.:

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

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Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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4/20/2022

5/5/2022

5/20/2022

W. Rate Sheet Dated: 3/21/2022

Release Time: 10:00 am ET

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Non QM

Bank Statement 15 year				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	93.800	93.675	93.550	
4.250	94.675	94.550	94.425	
4.375	95.175	95.050	94.925	
4.500	95.675	95.550	95.425	
4.625	96.300	96.175	96.050	
4.750	96.925	96.800	96.675	
4.875	97.300	97.175	97.050	
4.990	97.760	97.635	97.510	
5.125	98.050	97.925	97.800	
5.250	98.425	98.300	98.175	
5.375	98.925	98.800	98.675	
5.500	99.175	99.050	98.925	
5.625	99.800	99.675	99.550	
5.750	100.050	99.925	99.800	
5.875	100.300	100.175	100.050	
5.990	100.530	100.405	100.280	
6.125	100.800	100.675	100.550	
6.250	101.050	100.925	100.800	
6.375	101.300	101.175	101.050	
6.500	101.550	101.425	101.300	
6.625	101.675	101.550	101.425	
6.750	101.925	101.800	101.675	
6.875	102.175	102.050	101.925	
6.990	102.405	102.280	102.155	
7.125	102.675	102.550	102.425	
7.250	102.925	102.800	102.675	
7.375	103.175	103.050	102.925	
7.500	103.425	103.300	103.175	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 30 year & 30 year IO				
OO & 2ndH / NOO with PPP*			101.300	
NOO without PPP*			100.675	
Rate	30 Day	45 Day	60 Day	
4.125	93.550	93.425	93.300	
4.250	94.425	94.300	94.175	
4.375	94.925	94.800	94.675	
4.500	95.425	95.300	95.175	
4.625	96.050	95.925	95.800	
4.750	96.675	96.550	96.425	
4.875	97.050	96.925	96.800	
4.990	97.510	97.385	97.260	
5.125	97.800	97.675	97.550	
5.250	98.175	98.050	97.925	
5.375	98.675	98.550	98.425	
5.500	98.925	98.800	98.675	
5.625	99.550	99.425	99.300	
5.750	99.800	99.675	99.550	
5.875	100.050	99.925	99.800	
5.990	100.280	100.155	100.030	
6.125	100.550	100.425	100.300	
6.250	100.800	100.675	100.550	
6.375	101.050	100.925	100.800	
6.500	101.300	101.175	101.050	
6.625	101.425	101.300	101.175	
6.750	101.675	101.550	101.425	
6.875	101.925	101.800	101.675	
6.990	102.155	102.030	101.905	
7.125	102.425	102.300	102.175	
7.250	102.675	102.550	102.425	
7.375	102.925	102.800	102.675	
7.500	103.175	103.050	102.925	
7.625	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

Bank Statement 40 year IO				
OO & 2ndH / NOO with PPP*				101.300
NOO without PPP*				100.675
Rate	30 Day	45 Day	60 Day	
4.250	94.175	94.050	93.925	
4.375	94.675	94.550	94.425	
4.500	95.175	95.050	94.925	
4.625	95.800	95.675	95.550	
4.750	96.425	96.300	96.175	
4.875	96.800	96.675	96.550	
4.990	97.260	97.135	97.010	
5.125	97.550	97.425	97.300	
5.250	97.925	97.800	97.675	
5.375	98.425	98.300	98.175	
5.500	98.675	98.550	98.425	
5.625	99.300	99.175	99.050	
5.750	99.550	99.425	99.300	
5.875	99.800	99.675	99.550	
5.990	100.030	99.905	99.780	
6.125	100.300	100.175	100.050	
6.250	100.550	100.425	100.300	
6.375	100.800	100.675	100.550	
6.500	101.050	100.925	100.800	
6.625	101.175	101.050	100.925	
6.750	101.425	101.300	101.175	
6.875	101.675	101.550	101.425	
6.990	101.905	101.780	101.655	
7.125	102.175	102.050	101.925	
7.250	102.425	102.300	102.175	
7.375	102.675	102.550	102.425	
7.500	102.925	102.800	102.675	
7.625	N/A	N/A	N/A	
7.750	N/A	N/A	N/A	
* Max Price after LLPA & before Comp Plan				

FICO/CLTV Adjuster									
Adjuster	LTV								
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FICO 760+	1.250	1.250	1.000	0.750	0.750	0.375	0.000	-0.500	-1.500
FICO 740 - 759	1.250	1.250	1.000	0.500	0.500	0.250	0.000	-0.750	-2.000
FICO 720 - 739	0.750	0.750	0.500	0.250	0.000	0.000	-0.250	-1.250	-2.500
FICO 700 - 719	0.500	0.500	0.250	0.000	-0.250	-0.250	-0.500	-2.000	-3.500
FICO 680 - 699	0.250	0.250	0.000	-0.500	-0.750	-1.000	-1.250	-2.750	-4.000
FICO 660 - 679	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 640 - 659	NA	NA	NA	NA	NA	NA	NA	NA	NA
FICO 620 - 639	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Amt \$100K < \$150K	-2.000	-2.000	-2.000	-2.000	-2.000	-2.750	-2.750	-2.750	-2.750
Loan Amt \$150K < \$250K	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500
Loan Amt \$250K <= \$1.5M	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >\$1.5M <= \$2.0M	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	NA
Purchase	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
C/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
2nd Home	0.000	0.000	-0.250	-0.500	-0.500	-0.500	NA	NA	NA
Non-Owner ***	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
2-4 units	0.000	0.000	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000	-1.500
Non-Warrantable Condo	-0.250	-0.500	-0.750	-1.000	-1.500	-2.250	NA	NA	NA
Interest Only (30 Yr Term)	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.750	-1.250	-1.500
Interest Only (40 Yr Term)	-0.500	-0.500	-0.500	-0.750	-0.750	-1.000	-1.250	NA	NA
24 Mos Bank Stmt	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DTI > 43 - 50	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.875	-1.125	-1.375
DTI > 50 - 55	-0.500	-0.500	-0.500	-1.000	-1.000	NA	NA	NA	NA
Recent Credit Event**** <2 years ago	-2.000	-2.250	-2.500	-2.750	-3.000	NA	NA	NA	NA
Recent Credit Event**** 2-4 years ago	-0.500	-0.625	-0.750	-0.875	-1.000	-1.125	NA	NA	NA
2 Year PPP (applies to NOO Only)	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
1 Year PPP (applies to NOO Only)	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
No PPP (applies to NOO only)	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	NA	NA	NA
Escrow Waiver **	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
** Not allowed on HPML - Any loan that meets the definition of a HPML per 12 CFR 1026.35 (except ICF, which are exempt by definition)									
*** All investment pricing based on a three year PPP at 2% of the original principal balance, to the extent permitted by state & federal law									
**** See Underwriting Guidelines									
***** Bank Statement & 1099									

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FHA ID# - 1358600006

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